UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 4, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, www.vaeb.uscourts.gov. Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors −− Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Melanie Ann Gerard
1142 Dorchester St.
Port Charlotte, FL 33952

Case Number: 14−31795−KRH Office Code: 3	Last four digits of Social−Security or Individual Taxpayer−ID(ITIN) No(s)./Complete EIN: xxx−xx−7523
Attorney for Debtor(s) (name and address): Linda D. Jennings America Law Group, Inc. d/b/a The Debt Law Group 2312 Boulevard Colonial Heights, VA 23834 Telephone number: (804) 520−2428	Bankruptcy Trustee (name and address): Bruce E. Robinson P.O. Box 538 415 E. Atlantic Street South Hill, VA 23970−0538 Telephone number: (434) 447−7922

Meeting of Creditors:

Date: **May 12, 2014** Time: **11:00 AM**
Location: **Office of the U.S. Trustee, 701 East Broad Street − Suite 4300, Richmond, VA 23219−1885**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
July 11, 2014

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office: 701 East Broad Street Richmond, VA 23219	**For the Court:** Clerk of the Bankruptcy Court: William C. Redden
McVCIS 24−hour case information: Toll Free 1−866−222−8029	Date: April 7, 2014

EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. *You therefore should not file a proof of claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. *Do not include this notice with any filing you make with the court.*
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) *or* that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint −− or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) −− in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, www.vaeb.uscourts.gov, or at Clerk's office in Richmond. See address on front side of this notice.

− − Refer to Other Side for Important Deadlines and Notices − −

LOCAL RULE DISMISSAL WARNING: Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007−1, 1007−3, and 2003−1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than $2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004−2 and 6007−1.

PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS: Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non−debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non−debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to http://ebn.uscourts.gov or call, toll free: 877−837−3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

United States Bankruptcy Court
Eastern District of Virginia

In re: Case No. 14-31795-KRH
Melanie Ann Gerard Chapter 7
Debtor

CERTIFICATE OF NOTICE

District/off: 0422-7 User: jonesd Page 1 of 2 Date Rcvd: Apr 07, 2014
Form ID: B9A Total Noticed: 33

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2014.

db +Melanie Ann Gerard, 1142 Dorchester St., Port Charlotte, FL 33952-1414
12300745 +Albert J. Tiseo, Jr., Esquire, Goldman, Tiseo & Sturges P.A., 701 JC Center Court Suite 3, Port Charlotte, FL 33954-2826
12300746 +Bad Check Restitution Program, 20th Judicial Circuit, P.O. Box 6904, Fort Myers, FL 33911-6904
12300748 +Bogle Law, P.A., 112 Nesbit St., Ste 113, Punta Gorda, FL 33950
12300749 +Bright House Networks, P.O. Box 802068, Dallas, TX 75380-2068
12300750 +Charlotte County Tax Collector, Vickie L. Potts, 18500 Murdock Cir, Port Charlotte, FL 33948-1068
12300751 +Charlotte State Bank & Trust, 1100 Tamiami Trail, Port Charlotte, FL 33953-3808
12300753 +Comcast Communications, 12641 Corporare Lakes Drive, Fort Myers, FL 33913-7907
12300760 +Creditech/Cbalv, Attn:Collections, P.O. Box 99, Bangor, PA 18013-0099
12300763 +Fred Balsamo, 58 Dibble Edge Road, Wallingford, CT 06492-2608
12300764 +Glenn B. Gerard, 1142 Dorchester Street, Port Charlotte, FL 33952-1414
12300766 +Heather & Michael Young, 3406 Handley Rd., Midlothian, VA 23113-3680
12300769 +Inpatient Consultants of Fl, P.O. Box 513500, Los Angeles, CA 90051-3500
12300771 +Peppertree Apartments, 5223 Ehrlich Rd. Ste A, Tampa, FL 33624-2053
12300772 +Receivables Management, 14675 Martin Dr, Eden Prairie, MN 55344-2004
12300773 +Trident Asset Management, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
12300775 +Westgate Resorts, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ldjennings.legal@gmail.com Apr 08 2014 01:39:36 Linda D. Jennings, America Law Group, Inc., d/b/a The Debt Law Group, 2312 Boulevard, Colonial Heights, VA 23834
tr +EDI: QBEROBINSON.COM Apr 08 2014 01:33:00 Bruce E. Robinson, P.O. Box 538, 415 E. Atlantic Street, South Hill, VA 23970-2701
12300747 EDI: BANKAMER.COM Apr 08 2014 01:33:00 Bank Of America, P.O. Box 982235, El Paso, TX 79998-0000
12300752 +EDI: CHASE.COM Apr 08 2014 01:33:00 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
12300754 +EDI: CONVERGENT.COM Apr 08 2014 01:33:00 Convergent Oustsourcing Inc., 800 SW 39th ST., P.O. Box 9004, Renton, WA 98057-9004
12300755 +EDI: CONVERGENT.COM Apr 08 2014 01:33:00 Convergent Outsourcing, Inc., 10750 Hammerly Blvd. #200, Houston, TX 77043-2317
12300756 +EDI: CCS.COM Apr 08 2014 01:33:00 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
12300757 +EDI: RCSFNBMARIN.COM Apr 08 2014 01:33:00 Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
12300758 +EDI: CREDPROT.COM Apr 08 2014 01:33:00 Credit Portfolio Assoc., Attn: Bankruptcy, P.O.Box 802068, Dallas, TX 75380-2068
12300759 +EDI: CREDPROT.COM Apr 08 2014 01:33:00 Credit Protection Assoc. LP, 13355 Noel Rd., Dallas, TX 75240-6837
12300761 EDI: DIRECTV.COM Apr 08 2014 01:33:00 DirecTV, P.O. Box 6550, Maricopa, Greenwood Village, CO 80155-0000
12300762 +E-mail/Text: Bankruptcy@fpl.com Apr 08 2014 01:39:49 FPL, FPL General Mail Facility, Miami, FL 33188-0001
12300765 +E-mail/Text: bankruptcy@gulfcoastcollection.com Apr 08 2014 01:40:13 Gulf Coast Collection, 5630 Marquesas Cir, Sarasota, FL 34233-3331
12300768 +EDI: ICSYSTEM.COM Apr 08 2014 01:33:00 IC System, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
12300770 +E-mail/Text: bankruptcies@orangelake.com Apr 08 2014 01:39:48 Orange Lake Resorts, 8505 Irlo Bronson Memorial Hwy, Kissimmee, FL 34747-8217
12300774 +EDI: AFNIVZWIRE.COM Apr 08 2014 01:33:00 Verizon Wireless Dept., Attn: Bankruptcy, P.O. Box 3397, Bloomington, IL 61702-3397

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12300767* +Heather & Michael Young, 3406 Handley Road, Midlothian, VA 23113-3680
12300776* +Westgate Resorts, 2801 Old Winter Garden Rd., Ocoee, FL 34761-2965

TOTALS: 0, * 2, ## 0

Addresses marked ’+’ were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-7 User: jonesd Page 2 of 2 Date Rcvd: Apr 07, 2014
Form ID: B9A Total Noticed: 33

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2014 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2014 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com, therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com

Linda D. Jennings on behalf of Debtor Melanie Ann Gerard ldjennings.legal@gmail.com, thedebtlawgroupmail@gmail.com,chadesimmons.legal@gmail.com,DLGHearings@gmail.com

TOTAL: 2